

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13-33527-CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Florentine
44 Lake Boulevard
Matawan, NJ 07747

Social Security No.:
xxx-xx-6409

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 6, 2014

Christine M. Gravelle
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert Florentine
 Debtor

Case No. 13-33527-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: smather
 Form ID: bl8

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Feb 06, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2014.

db
 514311746 +Robert Florentine, 44 Lake Boulevard, Matawan, NJ 07747-2348
 514311746 Advanced Otolaryngology Assoc., 557, Cranbury Rd., Suite 3, East Brunswick, NJ 08816
 514311748 +Anant Kubal, M.D., 668 North Beers St., Suite 100, Holmdel, NJ 07733-1511
 514311749 +Bank of America, PO Box 53150, Phoenix, AZ 85072-3150
 514311756 +Eichenbaum & Styliano LLC, 10 Forest Ave. #300, Paramus, NJ 07652-5238
 514311757 +Emergency Medical Assoc., PO Box 717, Livingston, NJ 07039-0717
 514311758 +Falconi & Assoc., 165 Passaic Ave. Ste. 301B, Fairfield, NJ 07004-3592
 514311759 +Forster, Garbus & Garbus, 7 Banta Pl., Hackensack, NJ 07601-5604
 514311760 +Forster, Garbus & Garbus, 7 Banta Pl., Hackensack, NJ 07601-5604
 514311761 +GE Money Bank Models, PO Box 960014, Orlando, FL 32896-0014
 514311765 +Kelly Mulholland, 325 Chestnut St., Suite 501, Philadelphia, PA 19106-2605
 514311766 Lighthouse Cove, North Ocean Boulevard, Pompano Beach, FL 33060
 514311767 +Lyons, Doughty & Veldhuis, 136 Gaitler Dr., Suite 100, Mt. Laurel, NJ 08054-2239
 514311768 Lyons, Doughty & Veldhuis, 136 Gaitler Dr. #100, Mt. Laurel, NJ 08054
 514311745 +Meridian Center I, Two Industrial Way West, Eatontown, NJ 07724-2265
 514311772 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
 514311773 +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 514311774 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
 514311776 Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
 514311777 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Building I, Wall, NJ 07719-9020
 514311779 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 269,
 Trenton, NJ 08695)
 514311778 +Sovereign Merchant Services, PO Box 17548, Denver, CO 80217-0548
 514311781 +Wachovia/Wells Fargo, c/o Hyat, Hyat & Landau, 2 Industrial Way West,
 Eatontown, NJ 07724-2265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Feb 06 2014 21:48:00 Daniel E. Straffi, 670 Commons Way, Building I,
 Toms River, NJ 08755-6431
 smg +E-mail/Text: leah.bynon@usdoj.gov Feb 06 2014 22:16:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 06 2014 22:16:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514311747 +EDI: GMACFS.COM Feb 06 2014 21:48:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
 514311750 +EDI: BANKAMER2.COM Feb 06 2014 21:48:00 Bank of America, PO Box 15633,
 Wilmington, DE 19850-5633
 514311752 +EDI: CAPITALONE.COM Feb 06 2014 21:48:00 Capital One, PO Box 85617,
 Richmond, VA 23285-5617
 514311751 +EDI: CAPITALONE.COM Feb 06 2014 21:48:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 514311753 +EDI: CHASE.COM Feb 06 2014 21:48:00 Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
 514311754 +EDI: CITICORP.COM Feb 06 2014 21:48:00 Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
 514311755 +EDI: CIAC.COM Feb 06 2014 21:48:00 Citimortgage, Inc., 1000 Technology Dr.,
 O Fallon, MO 63368-2240
 514334938 EDI: RECOVERYCORP.COM Feb 06 2014 21:48:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514311762 +EDI: HFC.COM Feb 06 2014 21:48:00 HSBC Bank Nevada, N.A., 1111 N. Town Center Dr.,
 Las Vegas, NV 89144-6364
 514311763 EDI: IRS.COM Feb 06 2014 21:48:00 Internal Revenue Service, ACS Support, PO Box 8208,
 Philadelphia, PA 19101-8208
 514311764 +EDI: CAUT.COM Feb 06 2014 21:48:00 JP Morgan Chase, 201 No. Cental Ave., 17th Fl.,
 Phoenix, AZ 85004-1000
 514311769 +EDI: MID8.COM Feb 06 2014 21:48:00 Midland Funding, LLC, 8875 Aero Dr., Suite 200,
 San Diego, CA 92123-2255
 514311770 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 06 2014 22:17:00 NCO Financial,
 PO Box 15630, Wilmington, DE 19850-5630
 514311771 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 06 2014 22:17:00 NCO Financial System,
 PO Box 15630, Dept. 99, Wilmington, DE 19850-5630
 514311775 +EDI: PRA.COM Feb 06 2014 21:48:00 Portfolio Recovery Assn., PO Box 12914,
 Norfolk, VA 23541-0914
 514311780 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 06 2014 22:17:00 Transworld Systems,
 507 Prudential Rd., Horsham, PA 19044-2308

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-3

User: smather
Form ID: b18

Page 2 of 2
Total Noticed: 42

Date Rcvd: Feb 06, 2014

aty* +Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2014 at the address(es) listed below:

Arnold R. Schlisserman on behalf of Debtor Robert Florentine aschlisserman@aol.com

Daniel E. Straffi dstraflil@comcast.net, dstraffi@ecf.epiqsystems.com

Daniel E. Straffi on behalf of Trustee Daniel E. Straffi dstraflil@comcast.net,
dstraffi@ecf.epiqsystems.com

William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com

TOTAL: 4